Process Name: Benefits Administration	Process Identifier: BA
Sub-Process Name: Termination of Coverage	Sub-Process Identifier: BA-3

Sub-Process Purpose and Objectives: Monitor ongoing eligibility, process terminations of participant coverage, and establish COBRA coverage when appropriate.

Sub-Process Description: Participants may have coverage terminated either through termination of employment or some automatic event such as dependents reaching age 24, non-payment of premiums, or the termination of an entire group. The processing for these events follows:

- Termination of Employment – When a participant terminates employment with the State or an external entity, they are eligible to continue medical and dental coverage under COBRA. Upon termination of employment, the participant is sent a COBRA eligibility letter and the required enrollment forms and current coverage is terminated. The participant has a specified amount of time to initiate COBRA coverage. If the participant returns the forms and pays premiums due, eligible coverage is activated with an effective date immediately following original termination. Termination of employment is entered into SEIS by agency personnel. However, in some instances this is entered directly into TIS causing subsequent reconciliation problems. External agencies may send interface files with termination information.

- Loss of Eligibility – Certain events result in dependents becoming ineligible for insurance under the State program. These include such things as a dependent reaching the age of 24. When such an event occurs, the dependent is processed as above as a separate insured.

- Non-Payment – If an insured does not make payments for insurance (either regular or COBRA), the insured is notified that the premiums are past due. Coverage is terminated after 60 days if premiums are not current.

- Termination of Group – If an entire group decides to leave the program all insured in that group are terminated. They do not have the right to COBRA.

- Retirement – When a participant retires, the original coverage is terminated by insurance. When a qualifying continuation of coverage is received, the data is entered by retirement for TCRS retirees and by insurance for all others.

Vendors are notified monthly of all changes to coverage.

Process Name: Benefits Administration	Process Identifier: BA
Sub-Process Name: Termination of Coverage	Sub-Process Identifier: BA-3

Sub-Process Trigger(s):	Key Sub-Process Participants:
• Termination of employment • In-eligibility for coverage `	• Participant • Agencies • External entities • Insurance

Inputs:

Input	Format	Volume/Time	Suppliers
Terminations of employment	Entered by agency	3,000 per month all sources	Agency
Termination for external entities (direct access)	Entered by external entity	3,000 per month all sources	External entities
Termination for external entities (no access)	Paper documents	3,000 per month all sources	External entities
Termination for external entities (providing interface files)	Interface files	3,000 per month all sources	External entities
COBRA enrollment	Paper documents	50 per month	External entities and agencies
Retirement	Paper documents	200 per month	Participants and external entities
Continuation of Coverage	Paper documents	Volumes included in maintenance of enrollment data	Participants and external entities

Outputs:

Output	Format	Volume/Time	Recipients
Updated participant records			TIS

Process Name: Benefits Administration		Process Identifier: BA	
Sub-Process Name: Termination of Coverage		Sub-Process Identifier: BA-3	
Updated information to vendors	File		Vendor

Performance Measures Tracked:

Measure	Approx. Value	Target Value

Laws, Regulations, and Policies That Govern Sub-Process:

- COBRA

Current Sub-Process Issues/Problems:

Improvement Opportunities:

Opportunity Merge cells to link one Opportunity to multiple impacts)	Organizational Impacts (Individually list and describe laws [L] regulations [R], and policies [P], as well as cultural [C] considerations for each opportunity)	
Synchronization with SEIS – disallow direct entry of employment status changes, etc. directly into TIS. Elimination of quarterly manual synchronization.	This would require all agency personnel to enter employment related status changes in a timely manner.	C

Applications that Support the Sub-process

Application Name(s) (Internal name and vendor's name)	Technology Description (Programming vendor, language, platform, database, etc.)
TIS	See BA-1

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Process:	Benefits Administration		File:	Ben Admin - final.vsd
Sub-Process:	BA-3 Termination of Coverage		Date:	11/10/02
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Participant

- Future termination of coverage notification
- Termination of coverage letter
- COBRA eligibility and forms → Complete enrollment forms

Agency

- participant terminates employment → Enter termination into SEIS or TIS

Insurance

- Enter termination
- Enter enrollment

UT &TBR

- participant terminates employment → Term. data → N → Enter termination
- N

Local Gov't & Ed

- participant terminates employment → Online TIS access → Y → Enter termination

TIS

- Prior to automatic termination → Prepare participant notification
- automatic termination notification → Process termination of coverage notification → Eligible for COBRA → Y → Prepare COBRA letter → TC-1 → Notify vendors
- Terminate coverage → Notify vendors
- Activate coverage

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Process:	Benefits Administration	File:	Ben Admin - final.vsd
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Participant

Insurance

Process termination for entire group → enter group termination → participant Deceased → enter unique appt code → Process termination of original coverage → Process activation of dependent medical coverage → Dental

Y

TC-1

Retirement

Outside Agency

Terminate group → Group termination

TIS

Terminate coverage

Activate coverage

Notify vendors

Process: Benefits Administration	**File:** Ben Admin - final.vsd
Sub-Process: BA-3 Termination of Coverage	**Date:** 11/10/02
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Participant

- participant retires → Process termination of original coverage
- Continuation of coverage → TCRS retiree
  - N
  - Y

Insurance

- enter termination
- Enter new coverage

Retirement

- Enter new coverage

External Entity

- participant retires → Retirement data
- Continuation of coverage

TIS

- Terminate coverage
- Activate new coverage → Notify vendors